

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

4934156198
VOLUNTARY
PETITION

IN RE <i>Gersh, Shirley M.</i>	NAME OF JOINT DEBTOR
ALL OTHER NAMES used by the debtor in the last 6 years <i>Shirley M. Brunelle</i>	ALL OTHER NAMES used by the joint debtor in the last 6 years <i>Chapter 13 W/Plan</i>
SOC. SEC.#/TAX I.D.# *****-8555	SOC. SEC.#/TAX I.D.#
STREET ADDRESS OF DEBTOR <i>2220 Tanglewood Dr. Aurora, IL 60506</i> Ph: (630) 859-2626	STREET ADDRESS OF JOINT DEBTOR
COUNTY OF RESIDENCE OR BUSINESS <i>Kane County</i>	COUNTY OF RESIDENCE OR BUSINESS
MAILING ADDRESS OF DEBTOR <i>SAME</i>	MAILING ADDRESS OF JOINT DEBTOR
BUSINESS DEBTOR'S PRINCIPAL ASSET LOCATION <i>NOT APPLICABLE</i>	VENUE <input checked="" type="checkbox"/> Debtor's domicile, residence, or business assets were in this District for the 180 days preceding this petition.

INFORMATION REGARDING DEBTOR

DEBTOR TYPE: <input checked="" type="checkbox"/> Individual DEBT NATURE: <input checked="" type="checkbox"/> Non-Business/Consumer	CHAPTER/SECTION: <input checked="" type="checkbox"/> Chapter 13 SMALL BUSINESS: <input type="checkbox"/> Debtor is a small business - 11 USC 101 <input type="checkbox"/> Elects small business - 11 USC 1121(e) FILING FEE: <input checked="" type="checkbox"/> attached
	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY <i>Law Offices of Peter N. Metrou 346 N. Lake Street Aurora, Illinois 60506</i> Telephone No. (630) 896-9010
	ATTORNEY(S) REPRESENTING DEBTOR <i>Peter N. Metrou #06229853</i>
	<input type="checkbox"/> Debtor U.S. Bankruptcy Court Northern District Of Illinois

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 152)	
<input checked="" type="checkbox"/> Funds will be available for unsecured creditors.	
ESTIMATED NO. OF CREDITORS:	<input checked="" type="checkbox"/> 16-49
ESTIMATED ASSETS (thousands):	<input checked="" type="checkbox"/> 100-499
ESTIMATED LIABILITIES (thousands):	<input checked="" type="checkbox"/> 100-499
ESTIMATED NO. OF EMPLOYEES:	<input checked="" type="checkbox"/> Not Applicable
ESTIMATED EQUITY SECURITY HOLDERS:	<input checked="" type="checkbox"/> Not Applicable

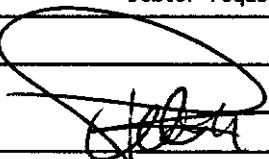
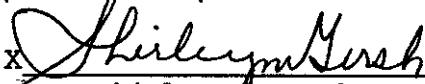
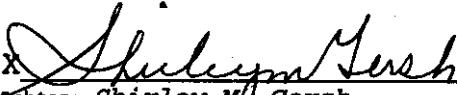
Filed: 09/28/2004
Time: 13:11:38
Debtor: SHIRLEY M GERSH
Case: 04-35890 Fee : 194
Chapter: 13 Rec. #: 3103340
Judge: Initials MB
341 mtg: 10/27/2004 @ 12:00PM
ConfHrg: 11/18/2004 @ 11:30AM
Trustee: GLENN STEARNS



1:04BK35890-BK001

Debtor: Shirley M. Gersh

Case No.:

FILING OF PLAN		
For Chapter 9, 11, 12 and 13 cases only. <input checked="" type="checkbox"/> Debtor's proposed plan dated 9/9/04 is attached.		
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS		
Location Where Filed NONE	Case Number	Date Filed
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR		
Name of Debtor NONE	Case Number	Date
Relationship	District	Judge
REQUEST FOR RELIEF		
Debtor requests relief under the U.S. Code title 11 chapter specified in this petition.		
SIGNATURES		
Attorney		
X 	Date: 9/9/04	
Attorney: Peter N. Metrou		
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>INDIVIDUAL DEBTOR I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p> Date: 9/9/04</p> <p>Debtor: Shirley M. Gersh</p> </div> <div style="width: 45%;"> <p>CORPORATE OR PARTNERSHIP DEBTOR I declare under penalty of perjury that the information in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor.</p> <p>X _____</p> <p>Signature of Authorized Individual Name: _____ Title: _____</p> <p>Date: _____</p> <p>*If the Debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.</p> </div> </div>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 S322) I am aware that I may proceed under chapter 7, 11, or 12, or 13 of title 11, U.S. Code understand the relief available under such chapter and choose to proceed under chapter 7 of such title. If I am represented by an attorney Exhibit "B" has been completed.</p> <p> Date: 9/9/04</p> <p>Debtor: Shirley M. Gersh</p> </div> <div style="width: 45%;"> <p>CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 USC S110) I certify that I am a bankruptcy petition preparer as defined in 11 USC S110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Name of Bankruptcy Petition Preparer: _____</p> </div> </div>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>EXHIBIT "B" I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under such chapter.</p> <p> Date: 9/9/04</p> <p>Attorney: Peter N. Metrou</p> </div> <div style="width: 45%;"> <p>All Others Who Assisted in Preparation: _____</p> <p>X _____</p> <p>Signature of Preparer _____</p> <p>Failure to comply may result in fines or imprisonment or both. 11 USC S110; 18 USC S156</p> </div> </div>		

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re Shirley M. Gersh

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Peter N. Metrou

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

a) For legal services rendered, or to be rendered in contemplation of and in connection with this case	\$ 1,750.00
b) Prior to the filing of this Statement, Debtor(s) has paid.	1,750.00
c) Balance Due	0.00
3. The Filing Fee has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and none other.
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: None.

Dated: 9/9/04

Respectfully submitted,

Peter N. Metrou
Attorney for Petitioner: Peter N. Metrou
Law Offices of Peter N. Metrou
346 N. Lake Street
Aurora, Illinois 60506

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

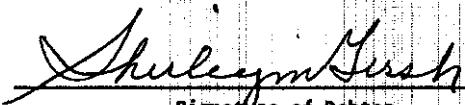
Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

09-09-04

Date



Signature of Debtor

Case Number

Debtor Copy / Court Copy
(B 201 Rev 1/95)

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market Value of Debtor's Interest	Amount of Secured Claim
		W	J	C

Life estate in 2220 Tanglewood Dr., Aurora, IL 60506-4727

NONE

NONE

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand.			
Cash on hand			\$ 50
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.			
Checking account with West Suburban			\$ 1,500
3. Security deposits with public utilities, telephone companies, landlords, and others.			
[x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment.			
Miscellaneous			\$ 2,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.			
[x] NONE			
6. Wearing apparel.			
Miscellaneous			\$ 500
7. Furs and jewelry.			
Fur jacket			\$ 500
8. Firearms and sports, photographic, and other hobby equipment.			
[x] NONE			
9. Interests in insurance policies.			
Life Insurance Policy with State Farm, AAA, and Stonebridge Life - No cash values			
10. Annuities.			
[x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.			
[x] NONE			
12. Stock and interests in incorporated and unincorporated businesses.			
[x] NONE			

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

13. Interests in partnerships or joint ventures.
[x] NONE

14. Government and corporate bonds and other negotiable and non-negotiable instruments.
[x] NONE

15. Accounts receivable.
[x] NONE

16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled.
[x] NONE

17. Other liquidated debts owing debtor including tax refunds.
[x] NONE

18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
[x] NONE

19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
Life estate in Real Estate plus \$3,000.00 per month \$ 3,000

20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims.
[x] NONE

21. Patents, copyrights, and other intellectual property.
[x] NONE

22. Licenses, franchises, and other general intangibles.
[x] NONE

23. Automobiles, trucks, trailers, and other vehicles and accessories.
2003 Chevy Cavalier \$ 10,000
2001 Buick Century \$ 7,000

24. Boats, motors, and accessories.
[x] NONE

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H Market Value
		W of Debtor's
		J Interest
		C Before Claim

25. Aircraft and accessories.

NONE

26. Office equipment, furnishings, and supplies.

NONE

27. Machinery, fixtures, equipment, and supplies used in business.

NONE

28. Inventory.

NONE

29. Animals.

NONE

30. Crops - growing or harvested.

NONE

31. Farming equipment and implements.

NONE

32. Farm supplies, chemicals, and feed.

NONE

33. Other personal property of any kind not already listed.

NONE

Total \$ 24,550

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
 11 USC 522(b) (2) : Exemptions available under applicable nonbankruptcy
federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
Real Property			
Life estate in 2220 Tanglewood Dr., Aurora, IL 60506-4727 735 ILCS 5/12-901		\$ 0	NONE
Cash on hand			
Cash on hand 735 ILCS 5/12-1001(b)		\$ 50	
Deposits of money with banks, etc			
Checking account with West Suburban 735 ILCS 5/12-1001(b)		\$ 1,500	
Household goods and furnishings			
Miscellaneous 735 ILCS 5/12-1001(b)		\$ 2,000	
Wearing apparel			
Miscellaneous 735 ILCS 5/12-1001(a)		\$ 350	\$ 500
Furs and jewelry			
Fur jacket 735 ILCS 5/12-1001(b)		\$ 0	\$ 500
Interests in decedents' estate death benefits, trusts, etc			
Life estate in Real Estate plus \$3,000.00 per month 735 ILCS 5/12-1001(b)		\$ 0	\$ 3,000
Automobiles, trucks, trailers, etc, and accessories			
2003 Chevy Cavalier 735 ILCS 5/12-1001(c)		\$ 200	\$ 10,000
2001 Buick Century 735 ILCS 5/12-1001(c)		\$ 1,000	\$ 7,000

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. 00518530053494 Bank One P.O. Box 260161 Baton Rouge, LA 70826-0161	2003 Purchase Money Security 2003 Chevy Cavalier Value: \$ 10,000.00	\$ 9,208.13	\$ 0.00 *Has Codebtor
2. Account No. 00003618808 Old Second National Bank 37 S. River Street Aurora, Illinois 60506	2001 Purchase Money Security 2001 Buick Century Value: \$ 8,000.00	\$ 7,411.00	\$ 0.00

No continuation sheets attached

Subtotal: \$ 16,619.13
Total: \$ 16,619.13

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a)(5).

Deposits by individuals

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. S507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. S507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 3737-018901-06000 American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002	2002 Credit card purchases	\$ 20,274.25
2. Account No. 5396 8090 0353 8175 2003 AT & T Universal Card P.O. Box 6406 The Lake, NV 88901-6406	2003 Credit card purchases	\$ 7,056.53
3. Account No. 4427-1000-2805-7011 2003 Bank of America Visa P.O. Box 5270 Carol Stream, IL 60197-5270	2003 Credit card purchases	\$ 7,159.01
4. Account No. Unknown Cambridge Credit Counseling 67 Hunt Street Agawam, MA 01001	2002 Debt Counseling	\$ 1,492.00
5. Account No. 5307-5820-9948-5415 2003 Capital One P.O. Box 34631 Seattle, WA 98124-1631	2003 Credit card purchases	\$ 4,449.37
6. Account No. 50-0207-931-1 Carson Pirie Scott P.O. Box 20519 Jackson, MS 39289	2003 Credit card purchases	\$ 690.89
7. Account No. 5424 1800 3328 5443 2003 Citi Platinum Select Card P.O. Box 6405 The Lake, NV 88901-6405	2003 Credit card purchases	\$ 8,530.31
8. Account No. 6011 3009 4150 0082 2003 Discover P.O. Box 30395 Salt Lake City, UT 84130-0395	2003 Credit card purchases	\$ 3,908.71

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

	Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9.	Account No. 104109 Farmers & Traders P.O. Box 313 Shabbona, Illinois 60550	2004 Personal loan	\$ 7,679.83
10.	Account No. 4305-5000-1725-1615 2002 Fleet Credit Card Service P.O. Box 15368 Wilmington, DE 19886-5368	Credit card purchases	\$ 9,797.27
11.	Account No. 5437 0002 0590 8017 2002 GM Card P.O. Box 80082 Salina, CA 93912-0082	Credit card purchases	\$ 6,767.47
12.	Account No. 420-711-144-6 JC Penney P.O. Box 981131 El Paso, TX 79998	2002 Credit card purchases	\$ 348.72
13.	Account No. 3-984-928-208-10 Marshall Field's Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231	2003 Credit card purchases	\$ 577.37
14.	Account No. 4264 2978 6535 5411 2003 MBNA America P.O. Box 15289 Wilmington, DE 19886-5289	Credit card purchases	\$ 9,901.54
15.	Account No. 5121-0718-0248-6799 2003 Sears Gold MasterCard P.O. Box 182156 Columbus, OH 43218-2156	Credit card purchases	\$ 16,137.00
16.	Account No. 6032 2030 9690 0872 2003 WalMart Card P.O. Box 103104 Roswell, GA 30076	Credit card purchases	\$ 1,648.48

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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No executory contracts or unexpired leases.

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE H - CODEBTORS

<u>Name and Address of Codebtor</u>	<u>Name and Address of Creditor</u>
Esther E. Werchte	Bank One P.O. Box 260161 Baton Rouge, LA 70826-0161

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: Single

DEPENDENTS OF DEBTOR AND SPOUSE: None

EMPLOYMENT:

	<u>DEBTOR</u>
Occupation:	Care Coordinator
Name of Employer:	Right at Home
How Long Employed:	17 months
Employer Address:	Batavia, IL 60510

	<u>SPOUSE</u>
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INCOME:

Current monthly gross wages, salary, and commissions

<u>DEBTOR</u>	<u>SPOUSE</u>
---------------	---------------

Estimated monthly overtime

\$ 0.00	\$
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<u>SUBTOTAL</u>	\$ 0.00	\$
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$
---------	----

b. Insurance

\$ 0.00	\$
---------	----

c. Union dues

\$ 0.00	\$
---------	----

d. Other:

\$ 0.00	\$
---------	----

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$
---------	----

TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$
---------	----

Regular income from operation of business or profession or farm

(attach detailed statement)

\$ 0.00	\$
---------	----

Income from real property

\$ 0.00	\$
---------	----

Interest and dividends

\$ 3,000.00	\$
-------------	----

Alimony, maintenance or support payments payable to the debtor

for the debtor's use or that of dependents listed above.

\$ 0.00	\$
---------	----

Social security or other government assistance

Social Security

\$ 1,212.00	\$
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Pension or retirement income

\$ 0.00	\$
---------	----

Other monthly income

\$ 0.00	\$
---------	----

TOTAL MONTHLY INCOME

\$ 4,212.00	\$
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TOTAL COMBINED MONTHLY INCOME

\$ 4,212.00	\$
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Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: Shirley M. Gersh / Debtor Case No.

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 0.00
Are real estate taxes included? Yes <u> </u> No <u>x</u>	
Is property insurance included? Yes <u> </u> No <u>x</u>	
Utilities: Electricity and heating fuel	\$ 195.00
Water and sewer	\$ 50.00
Telephone	\$ 60.00
Other Cable	\$ 40.00
Home maintenance (repairs and upkeep)	\$ 200.00
Food	\$ 400.00
Clothing	\$ 100.00
Laundry and Dry cleaning	\$ 40.00
Medical and Dental expenses	\$ 340.00
Transportation (not including car payments)	\$ 150.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 50.00
Charitable contributions	\$ 56.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 471.75
Health	\$ 242.00
Auto	\$ 60.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments: (Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Personal Grooming	\$ 50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,504.75

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 4,212.00
B. Total projected monthly expenses	\$ 2,504.75
C. Excess income (A minus B)	\$ 1,707.25
D. Total amount to be paid into plan Monthly	\$ 1,707.25

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re Shirley M. Gersh

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Peter N. Metrou

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS ASSETS	SCHE DULED LIABILITIES	OTHER
A - Real Property	No	0	\$ 0.00		
B - Personal Property	No	0	\$ 24,550.00		
C - Property Claimed As Exempt	No	0			
D - Creditor Holding Secured Claims	Yes	1		\$ 16,619.13	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 106,418.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	No	0			
I - Current Income of Individual Debtor(s)	Yes	1		\$ 4,212.00	
J - Current Expenditures of Individual Debtor(s)	Yes	1		\$ 2,504.75	
Total Number of sheets in ALL Schedules >		7			
Total Assets > \$			24,550.00		
Total Liabilities > \$				123,037.88	

In re: Shirley M. Gersh

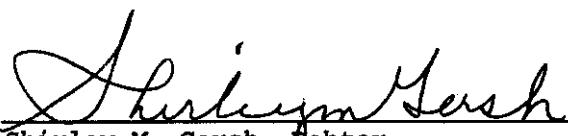
/ Debtor Case No.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 9/9/04

Signature


Shirley M. Gersh, Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re Shirley M. Gersh

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Peter N. Metrou

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Shirley M. Gersh

Income, year to date: \$9,600.00
Last year: \$10,800.00
Year before: \$0
Source(s): Employment with Right At Home

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

Shirley M. Gersh

Income year to date: \$27,000.00
Last year: \$36,000.00
Year before: \$36,000.00
Source(s): Henry Gersh Trust Dated August 15, 1995

Shirley M. Gersh

Income year to date: \$10,908.00
Last year: \$14,544.00
Year before: \$14,544.00
Source(s): Social Security

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

Creditor: Old Second National Bank
Address: River Street, Aurora, Illinois
Amount paid: \$494.05 per month
Payment dates: July, August, September, 2004
Amount owing: \$6,000.00

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

[X] None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

Recipient: Compassion International

Address:

Relationship to debtor: Religious Organization

Date of gift: every month

Description: cash

Value: \$56.00 per month

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

Property: Cash

Value: unknown

Circumstances: Gambling addiction

Insurance coverage: none

Date of loss: last five years

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: Law Offices of Peter N. Metrou
Address: 346 N. Lake Street
Addr2: Aurora, Illinois 60506
Date of payment: 9/9/04
Payor: Shirley M. Gersh
Payment/Value: \$1,750.00 plus filing fee of \$194.00

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

None

16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

None

17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

None

18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

None

21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

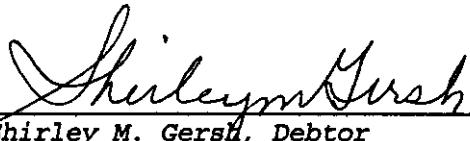
None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 9/9/04

Signature


Shirley M. Gersh, Debtor

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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

SHIRLEY M. GERSH,

Debtor(s).

Bankruptcy Case No.:

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 18

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 09-09-04

Shirley M. Gersh
Debtor

**Peter N. Metrou
Law Offices of Peter N. Metrou
346 N. Lake Street
Aurora, Illinois 60506
(630) 896-9010**